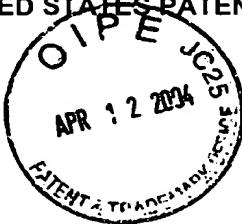


3628 10/4/2004
Patent PTH
#11

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of
Daniel I. FLITCROFT et al
Application No.: 09/691,175
Filing Date: October 19, 2000
Title: CREDIT CARD SYSTEM AND METHOD



Group Art Unit: 3628
Examiner: Clement B. Graham
Confirmation No.: 7048

**SIXTH
INFORMATION DISCLOSURE STATEMENT
TRANSMITTAL LETTER**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed is a **SIXTH** Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- No additional fee for submission of an IDS is required.
- The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- A statement under 37 C.F.R. § 1.97(e) is also enclosed.
- A statement under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- Charge _____ to Deposit Account No. 02-4800 for the fee due.
- A check in the amount of \$ 180.00 is enclosed for the fee due.
- Charge _____ to credit card. Form PTO-2038 is attached.

The Director is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404
Alexandria, Virginia 22313-1404
(703) 836-6620

Date: April 12, 2004

By John F. Guay
John F. Guay
Registration No. 47,248

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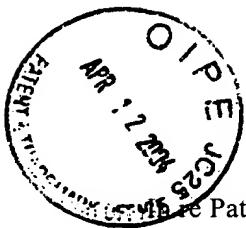
GROUP 3600

BURNS DOANE

BURNS DOANE SWECKER & MATHIS LLP
INTELLECTUAL PROPERTY LAW

**SIXTH
INFORMATION DISCLOSURE STATEMENT
TRANSMITTAL LETTER**

(3/04)



Patent
Attorney's Docket No. 032668-027

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application of)
Daniel I. FLITCROFT et al.) Group Art Unit: 3628
Application No.: 09/691,175) Examiner: C. Graham
Filed: October 19, 2000) Confirmation No.: 7048
For: CREDIT CARD SYSTEM AND METHOD)

SIXTH INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir: In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98.

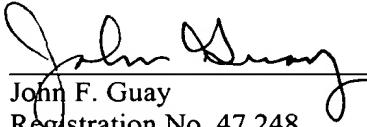
Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

The documents are being submitted after a first Office Action on the merits but prior to the closing of prosecution; therefore, under 37 C.F.R. § 1.97(c), the fee of \$180.00 (1806) set forth in 37 C.F.R. § 1.17(p) is enclosed.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By: 
John F. Guay
Registration No. 47,248

P.O. Box 1404
Alexandria, Virginia 22313-1404
(703) 836-6620

Date: April 12, 2004

04/14/2004 WABDER1 00000051 09691175
01 FC:1806
180.00 DP

**SIXTH
INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

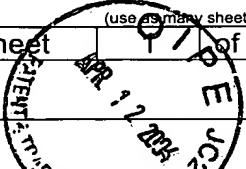
(use as many sheets as necessary)

Sheet

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<i>Complete if Known</i>	
Application Number	09/691,175
Filing Date	October 19, 2000
First Named Inventor	FLITCROFT, Daniel I. et. al.
Examiner Name	C. Graham
Attorney Docket Number	032668-027



U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

Examiner Signature _____ Date Considered _____

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.